The Fourth Church Pulpit

MONEY AND MEANING

October 22, 1995

John M. Buchanan

Stewardship must be understood first as descriptive of the being — the very life — of God's people. Instead of periodic efforts at conjuring up deeds of stewardship; instead of financial campaigns and bazaars and garage sales aimed at making temporary stewards out of us; instead of cajoling and harping and "bugging" people — we need to learn how to teach and preach the gospel and interpret the Christian life as stewardship. The world is crying out for keepers and tenders of its wonderful, frail beauty, and God desires to send us out as stewards into this astonishing and unique creation. Until we have been grasped by that word and deed of God; no amount of exhortation will alter greatly the image of the church or the course of the world.

Douglas John Hall
The Steward: A Biblical Symbol Come of Age

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Scripture
Luke 12: 22-34
I Timothy 6:6-19

"Where your treasure is, there your heart will be also." Luke 12:34

There is a wonderful television commercial that makes me laugh every time I see it. The late Jack Benny is being mugged. Benny, a great comedian of a generation ago, was known for his legendary tight-fistedness. Some of us can remember sitting by the radio on Sunday evening and laughing as Benny used, over and over, the running gag of his unwillingness to part with a penny ... the creaking doors on his money vault, his embarrassing, reluctant fumbling with his change purse to dig out a nickel. In the current television version, it's a rainy night, a mugger accosts Benny and says, "Your money or your life." There is an unexpected, pregnant pause. "I said, your money or your life," the impatient mugger barks. Benny replies: "I'm thinking it over".

There is truth as well as humor in that. I'm going to take a big risk this morning. I'm going to preach a sermon on the topic of money. I'm not going to disguise it. In a fine essay on the attitudes about money fostered by the church, Loren Mead, a thoughtful commentator on the contemporary religious scene, says that lay people are universally frustrated trying to "cut through the semantic fog about stewardship" they hear from the pulpit and read in their mail every autumn. So I promise not to use euphemisms and cliches. This is a sermon about money.

The risk, in telling you at the outset that the topic is money, is that you'll leave, or simply not listen. Jimmy Dean used to tell the wonderful story of the Tennessee mountain church whose most vocal member was an elderly woman who was in every way a saint — except for the fact that she enjoyed using a little snuff, a tobacco product, on occasion. On a Sunday morning a visiting preacher was railing against the sins of the flesh, and the woman was responding with her normal vigor. He turned to the evil of drink, and she became even more spirited in her "Amens" and "preach-it-brother's". And then he took up the topic of tobacco and the nasty habit some have of using snuff. The old woman said, loud enough for all to hear, "He just stopped preachin' and went to meddlin."

Money talk is personal. Meddling. I grew up in a household where there was no public talk about two subjects: sex and how much money people made, although the topic was an ever-present reality, lurking always just under the surface. The generation of people who grew up in the Depression never stopped worrying about having enough money, but what we had and what they had was nobody's business but ours and theirs. Social commentators note that money is the last bastion of privacy in America: that Americans will reveal everything about themselves, including their sexual behavior, before they will talk about how much money they have. Philosophy professor Jacob Needleman writes,

> "Time was in our society, when it was the clergyman, the physician, the psychiatrist who was most privy to people secret lives, their fears, desires, anxieties, their shames and misdeeds. But now this role is occupied more by the accountant and tax preparer." [*Money and the Meaning of Life*, p.104]

Money talk is personal. It is also about more than money. It is about heart and soul. It is about how we see ourselves and the purpose of our lives. It is about, above all else, values and priorities. Money, in fact, how we think about it, acquire, and use it, is very close to the essence of who we are. One could argue that to avoid the topic for whatever reason is not theologically and spiritually responsible.

The two texts we heard this morning are relevant and direct. In the first, Jesus is speaking about living life in harmony with God's grace and he says some very interesting things —

> "Don't worry — life is more than food, clothing"... he tells his friends. "God will provide what you need to live fully. Maybe not what you want, or think you want, but what you need. Stop striving so intensely for security — strive, instead, for God's kingdom. Open your hands; give." And then, the summation: "Where your treasure is, there your heart will be also."

Did you notice that famous verse is actually inverted; the opposite from the way we ordinarily hear it and repeat it? It is not — "where your heart is, there your treasure will be:" which is to say — your heart is in charge of strategic decisions, your behavior will fall in line.

Jesus said the reality is exactly the opposite. "Where your treasure is, there your heart will be also," which is to suggest, at least, that our commitments of the heart follow our behavior, or, the truest and deepest affection of our hearts are revealed, not by our words and affirmations and intentions, but by what we do with our money.

Our personal creed, someone observed, is not so much the words we recite in church, as it is the stubs in our checkbook. That is exactly what Jesus said. Your money, how you get it, how you use it, what it does for you, is, in a very real sense, the real you.

Just a few years later, the Apostle Paul is writing to a young colleague by the name of Timothy and he's giving Timothy some down-to-earth advice, about real life and real people mixed in with some glorious theology.

"We brought nothing into this world — we will take nothing out with us" Paul tells his young apprentice. Nobody argues with that, although the notion has not altogether disappeared. In Paul's day many people and many religions assumed that your earthly acquisition would be useful after death. Ancient tombs hold treasures, jewels, money, clothing, weapons, food for the journey. I know people who act like they still believe it. I know people who refuse to live in the present, out of an obsession to make the future secure. I know people who deny themselves health care, and basic life needs rather than tap their savings.

Two elderly men in business suits are standing, looking at a tombstone bearing the name of their business partner. "How much did he leave?" one asks. "All of it", the other responds.

Those who want to be rich fall into temptation. Paul goes on ... "The love of money is the root of all kinds of evil."
Note — there is a disciplined sense of balance. In Paul's time, and in ours, there are many who conclude that wealth, money itself, is evil: that poverty is ethically and morally better. Paul didn't say that. Paul does not condemn money, wealth, *per se*. Neither did Jesus, for that matter. It is the love of money, the value, the intent, the affection of the heart which is the source of trouble.

And then, after an inspiring challenge to Timothy to fight the good fight, and a glorious doxology to Jesus Christ, Paul comes back again to some practical advice to whose who have money.

> "As for those who are rich — do good, be rich in good works, be generous, ready to share ... so that they may take hold of the life that is really life."

Jacob Needleman teaches philosophy at San Francisco State University and has written a book, *Money and the Meaning of Life*, from which I have borrowed the title of this sermon. Needleman makes the point that money is so important in our culture that we really should be thinking and talking more about it, not less.

> "In no other culture or civilization that we know of has money been such a pervasive and decisive influence. In the world we now live in, money enters into everything human beings do, into every aspect and pocket of life. This is something new." [p.2]

The political philosopher Max Weber said it was John Calvin, the father of Presbyterianism, who forever changed the way western civilization thinks about wealth. At the end of the Middle Ages, a time when the Christian life was seen in terms of withdrawing from the world to a monastery and God's kingdom was a spiritual state utterly different from life in this world, it was John Calvin who re-focused the energy of Christian faith on this world; the city, human politics, industry and commerce. "Protestantism sanctified life in the world of the city, the world of business" Needleman says. [See Needleman on Weber, *The Protestant Ethic and the Spirit of Capitalism*. p.77,78]

Waves of immigrants attacked the new world with an energy and commitment and ingenuity and entrepreneurial spirit unheard of before. The American Dream, someone said, can be summarized in four words, "Work hard, get rich."

But money became more than that, almost immediately. Robert Wood Lynn, a fine theologian who used to work for the Lilly Endowment, has collaborated in a paper on the giving habits of American church people and observes:

> "Money has a particular power in American life. Lacking a landed gentry or titled aristocracy, the primary indicator of status in American life is the amount of money a person controls. Consequently, money has a symbolic place in our common life, that enables it to fulfill a significant number of non-economic functions."

Lynn points out,

> "Money is the way many middle-class Americans keep score in the various competitions such as career, that inform their daily life. For many contemporary Americans, money represents the self and its value." [*Unexplored Territory in Congregational Studies, Cultures of Giving*, Glenn T. Miller and Robert Wood Lynn]

Money is about value, the value we attribute to our own lives. The way to acquire money is to work hard and succeed. It has been a formula that has created the most phenomenal economy and nation in the history of the world, with enormous potential for doing good.

The shadow side is that because money is at the heart of our humanness, and because success produces money, success sometimes, oftentimes, in fact, takes on the characteristic of a spiritual quest. In fact, *Esquire* said just that in a cover article ten years ago:

> "Success — the religion of the 80's. Everyone pursues it. Only the most driven and talented achieves it. Few know how to live with it or without it." [February 1985]

But then in the 90's, the elevation of the traditional American work ethic into a holy crusade to succeed and acquire wealth began to show cracks in its shining veneer.

People not only got rich. They also got burned out. All at once everybody started discovering something Jesus and St. Paul understood 2,000 years ago, and that is that your heart goes where your treasure is. And it kept feeling, not like security, happiness, contentment, but ironically, a new kind of bondage, a new poverty, even. Jacob Needleman observed that people who had lot, more than they ever imagined owning weren't particularly happy. "We seem quite poor," he observed.

Russell Baker, *New York Times* columnist, in his memoir *Good Times*, describes reaching the top of his career as a journalist and still feeling, vaguely dissatisfied:

> "I felt that success ought to bring peace of mind, maturity, serenity ... The hunger for success was bred so deeply in (us) that we were powerless to stop chasing it long after we had achieved it." [*Good Times*; p.231]

And so a reaction has set in. Exactly ten years after the "Success is Religion" article, the May edition of Esquire featured an article "What Makes Sammy Run" that describes a significant turnaround in the culture's thinking about success and wealth. It begins with an account of a support group in Seattle to help people deal with addiction, not to alcohol, drugs, or sex, but to their jobs and their pursuit of success.

The article said that we are increasingly an exhausted and tired population. We have essentially destroyed any notion of leisure time. We work all the time and when we're not working, we're thinking about work. "The material progress that was supposed to free us has left us more enslaved ... For all the hype about going for the gold ... we're so weary at the end of the day that going for the sofa is as good as it gets."

That sounds like a lot of people I know. It sounds embarrassingly like the life we all live. Money talk is about heart and soul and values and priorities. "Your money or your life" ... "I'm thinking it over."

But when the topic comes up in a religious context we head for the nearest euphemism. Bob Lynn says churches develop a culture of giving which operates often by myths.

Myth number one — money is about materialism. Religion is about spirituality. Wrong. Money is about heart and spirit.

Myth number two — the church doesn't need money, in fact, would do better without it. Wrong. The church is always one budget year away from extinction. The church needs money — not only to pay bills it incurs doing its job; salaries, insurance, cribs for day care, books, music, piano tuning, meal vouchers for hungry people ... but precisely because we are in the spirit and soul business, and where your treasure is, there your heart will be.

Myth number three — the church doesn't need my money, because a few wealthy people pay the bill. Wrong. People think its true here because we have a building that looks like it ought to have 2 or 3 patrons. It doesn't. In most churches 20% of the people give 80% of the money. We are, in fact, a relatively egalitarian congregation in terms of giving. We need everybody. That's no secret.

Myth number four — the endowment is so large, they don't need my pledge. Wrong. The endowment is strong. It allows us to be in mission. We cannot live out of it. We have to take care of it and grow it so another generation of Presbyterians will have a church home. But we need the support of everyone.

Money is personal. What we do with it is where our heart is.In his memoir, *Days of Grace*, the late Arthur Ashe wrote candidly about money and value.

> "Money makes me happy ... I long ago decided on the whole. I much prefer having money to not having it. In that sense it makes me happy. On the other hand, I also learned a long time ago what money can and cannot do for me. From what we get, we can make a living; what we give, however, makes a life." [p.176]

It is personal, for you and for me. In Stephen Covey's best-seller, *The Seven Habits of Highly-Effective People,* he urges his readers to do a personal accounting, of how we are spending our resources. He suggests that we write a personal mission statement and identify what is at the center of our lives — our career, professional success, family, influence, money.

> "If my sense of personal worth comes from my net worth," he confesses, "I am vulnerable to anything that will affect that net worth."

And, we will begin to make bad, perhaps tragic decisions, about how to spend our resources: our time, our energy, our money, our love.

We'll miss the child's birthday party because of a golf game with clients, or the concert because of a meeting at the office. We'll substitute work for a vacation with family and friends. We'll not go see sick and aging parents because of responsibilities which we think are more important than anything else. We'll sleep and eat less, and not wisely, stay at work too much and too late.

That's the temptation St. Paul was talking about, the busy, stressed out, exhausted, driven professional (and who among us doesn't recognize themselves personally) experiencing the truth of scripture on the subject of money.

You and I have one life to live. It is a finite resource. It is made up of our time — minutes and hours and weeks and months and years. It is made up of our energy, our intelligence and our love. And our money.

God's intent is for that life to be lived fully. God wants us, in St. Paul's memorable language, to "take hold of the life that is really life," by responsibly using, spending, putting to work everything we have, everything we are.

Money. It is very personal — for where your treasure, is, there your heart, your soul, your life itself, will be also.

"Your money or your life." Think it over. Amen.

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MARKETPLACE

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More Spiritual Leaders Preach Virtue of Wealth

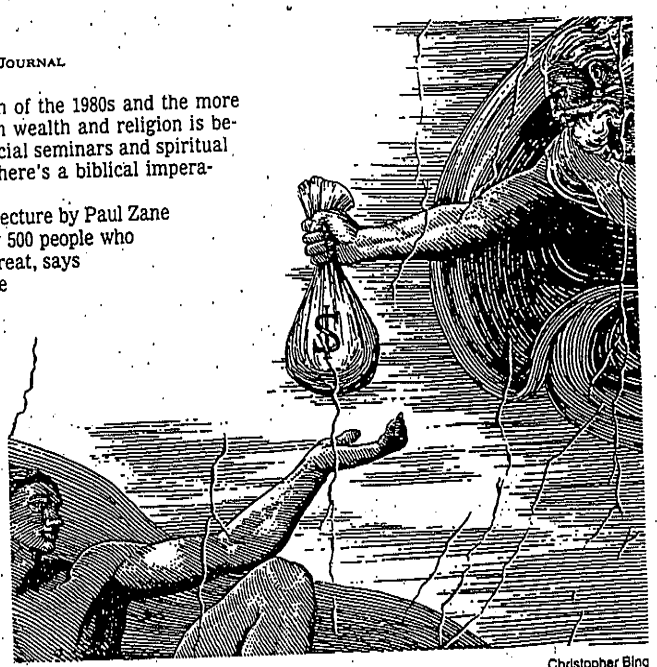
By ANITA SHARPE
Staff Reporter of THE WALL STREET JOURNAL

God has a new co-pilot: Midas.

In a convergence of the conspicuous consumption of the 1980s and the more spiritual focus of the 1990s, the relationship between wealth and religion is becoming a hot topic in books, church programs, financial seminars and spiritual retreats. Some religious leaders even preach that there's a biblical imperative to making money.

At Seattle's Christian Faith Center last month, a lecture by Paul Zane Pilzer, author of "God Wants You to Be Rich," drew 500 people who paid $50 each to attend. The church's pastor, Casey Treat, says his congregation was hungry for the message because of its "positive perspective. If we're all poor, who's going to help the poor?" Mr. Treat says the church's liberal-arts college uses Mr. Pilzer's book as a text. "It's kind of a foundation for our economics classes," he adds.

Mr. Pilzer says he receives about 100 letters a week from people all over the country who want to know more about his "theology of economics." Mr. Pilzer bases his beliefs on an Old Testament story in which the nomad Abraham creates abundance for himself and his people by owning and cultivating private property.



Christopher Bing

RELIGION

"Most people have a disconnect between their spiritual life and their material life," says Mr. Pilzer, who is a Conservative Jew. "There's a negative connection to making money. This book was designed to smack that in the face."

Churches are also taking a hand in guiding their flocks through the world of money and business. Willow Creek Community Church in South Barrington, Ill., which, with 15,000 weekly attendees, claims to be one of America's largest congregations, offers many seminars in personal finance; last month it offered one in small-business finance and was "blown away" when four times as many people showed up as expected, says Dick Towner, the church's director of finance.

Chicago's Fourth Presbyterian Church also has had an enthusiastic response to its financial-planning seminars, according to its pastor, John M. Buchanan, who hit a nerve with his congregation last fall when he delivered a sermon on "Money and Meaning." About 450 of the church's 4,100-member congregation requested a copy of the sermon, in which Dr. Buchanan tried to dispel the myth that "money is about materialism." Instead, said Dr. Buchanan, money is as much a part of life as "our energy, our intelligence and our love . . . God wants us, in St. Paul's memorable language, to 'take hold of the life that is really life,' by responsibly using, spending, putting to work everything we have, everything we are."

Of course, the mingling of money with the Bible isn't new. In America's early days, Calvinist ministers teamed up with businessmen to promote a capitalist agenda; many colonial churchgoers heard a steady stream of sermons advancing the Protestant work ethic and God's blessing of material success.

In recent years, authors like Catherine Ponder, a minister with the Unity Church Worldwide in Palm Desert, Calif., have advanced the notion that you don't have to be [illegible] be devout. After all, notes Ms. Ponder, whose organization offers a "prosperity dial-a-thought," "there are a number of millionaires among the great leaders of the Bible." Ms. Ponder, who wrote the book "Dare to Prosper!" recently returned to the lecture circuit and says her seminars are "standing room only."

But religious scholars caution that people who seek justification for their wealth in the Bible could fail to consider the Bible's other messages about money. (The New Testament, for instance, says, "Lay not up for yourselves treasures upon earth . . . But lay up for yourselves treasures in heaven.")

"There can be too simple a convergence of, 'This is what I want to do, and Jesus must want me to do this,' " says J. Bryan Hehir, a professor of religion in society at Harvard Divinity School. "I'm always afraid of corruption."

A growing number of Americans are sidestepping those biblical warnings by turning to spiritual leaders outside the Judeo-Christian tradition. Indeed, much of the growth in the prayer-and-prosperity marketplace is coming from consumers who seek a nondenominational sense of inner happiness, peace, truth—and material success. It's this trend that has kept Deepak Chopra's book "The Seven Spiritual Laws of Success" (a system Mr. Chopra vows "will give you the ability to create unlimited wealth with effortless ease") on bestseller lists for a year.

Mr. Chopra's philosophy is a spiritual stew of teachings from the Bible, Khalil Gibran, Laotzu and the Rig-Veda. Instead of a traditional "God," Mr. Chopra writes of an "abundant, affluent, infinite, creative mind" and "the world of energy." Writes Mr. Chopra: "If you know how to generate, store and expend energy in an efficient way, then you can create any amount of wealth."

That belief has won a wide following among the rich and famous, including Peter Guber, former chairman and chief executive of Sony Pictures Entertainment. "I get results from his lectures," says Mr. Guber, who freely concedes that he likes the way Mr. Chopra blends the spiritual with the material. "Deepak says we have an obligation to realize our dreams, whether that's having a castle or writing books or building schools or opening a department store."

Or investing in the stock market. Michael Norwood, a holistic health practitioner in Atlanta with a long interest in spiritual pursuits, was never interested in business or

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MEDICINE